CLAIMS

Claims 24-47 are cancelled: Applicant reserve the right to re-submit said claims without prejudice. Applicant respectfully amends the pending application to include the new claims 48-86.

The following listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1-23. (Cancelled)

24 – 47 (Cancelled)

48. (New) A system for debiting a payment system access card to provide substantially near real-time reimbursement to a point of service provider by a third party comprising:

a network;

a point of service terminal comprising a point of service terminal network interface operably coupled to said network and adapted to provide an indication of a purchase transaction in substantially real-time and a card interface adapted to receive said payment system access card for payment of a purchase of at least one of a service and product to said point of service provider, wherein at least part of said purchase is reimbursable by a third party;

an adjudication engine comprising an adjudication engine network interface operably coupled to said network and adapted to receive said indication of said purchase transaction and produce a substantially real-time adjudicated settlement transaction comprising an indication of a third party payment amount for at least one of medical services or products;

a payment system comprising payment system network interface operably coupled to said network and adapted to receive said substantially real-time adjudicated settlement transaction,

wherein said payment system is adapted to in substantially real-time debit, said payment system access card for said third party payment amount to be paid by said third party to reimburse said point of service provider of said covered portion.

49.   (New) The system of claim 48, wherein said point of service terminal is located in a pharmacy.

50.   (New) The system of claim 48, wherein the point of service terminal is located in a physician office.

51.   (New) The system of claim 48, wherein said purchase transaction comprises at least one product identifier which said adjudication engine compares to payment parameters and conditions to determine the value of said covered portion of said purchase to be paid by the third party.

52.   (New) The system of claim 48, wherein said purchase transaction comprises at least one service code which said adjudication engine compares to payment parameters and conditions from the third party to determine the value of said covered portion of said purchase to be paid by the third party.

53.   (New) The system of claim 48, wherein said purchase transaction comprises at least one co-payment amount.

54.   (New) The system of claim 48, wherein said network comprises at least one Internet connection.

55.   (New) The system of claim 48, wherein said adjudication engine comprises a data driven rules engine comprising an interface for at least one of receiving and processing data from a customer, said point of service provider, said third party, to determine the covered portion of the payment to be paid by the third party.

56.   (New) The system of claim 48, wherein said payment system access card comprises an identification of a beneficiary and a financial card information;

        wherein said payment system further comprises an adjudicated settlement transaction adapted to be received by a financial network.

57.   (New) The system of claim 48, wherein said adjudication engine calculates a non-covered portion that is to be paid by the one of a beneficiary and a customer.

58.   (New) The system of claim 57, wherein said payment system charges said payment system access card for said non-covered portion that is to be paid by said one of a beneficiary and said customer to pay said service provider said non-covered portion.

59.   (New) The system of claim 57, wherein said payment system charges a personal credit card of said one of said beneficiary and said customer for said non-covered portion that is to be paid by the customer.

60.   (New) A method for providing reimbursement to a service provider by a third party in substantially real-time comprising the steps of:

receiving a payment system access card at said point of service provider for payment of a purchase of at least one of a service and product by a customer, at least part of said purchase being reimbursable by said third party;

transmitting a purchase transaction in substantially real-time to an adjudication engine for processing, wherein said adjudication engine adjudicates said purchase transaction in substantially real-time to produce a an adjudicated transaction comprising a covered portion of said purchase that is to be paid by the third party; and

receiving an adjudicated transaction in substantially real-time comprising an indication of said covered portion to be paid by said third party;

debiting said access card for said covered portion that is to be paid by said third party;

61.   (New) The method of claim 60, wherein the point of service provider is a pharmacy.

62.   (New) The method of claim 60, wherein the point of service provider is a physician.

63.   (New) The method of claim 60, wherein said adjudicated transaction further comprises an indication of a non-covered portion.

64.   (New) The method of claim 63 further comprising the step of:

providing an indication of said non-covered portion to one of a financial card network as an adjudicated transaction formatted as a financial card transaction.

65.   (New) The method of claim 64 wherein said payment system access card comprises a finance card and a personal identification.

66.   (New) The method of claim 65, wherein said finance card is adapted to interface with a credit card network.

67.   (New) A method for providing payment to a point of service provider from a third party in substantially real-time comprising the steps of:

providing a payment system to receive a purchase transaction from said point of service provider, wherein said purchase transaction is generated at least in part by using a payment system access card for payment of at least one of a service and a product by a customer, at least part of said purchase being reimbursable by said third party;

receiving said purchase transaction in substantially real-time from a point of service provider;

adjudicating in substantially real-time said purchase transaction to calculate a covered portion of said purchase to be paid by said third party;

transmitting an indication of said covered portion of said purchase to be paid by said third party to said point of service provider in substantially real-time, wherein said indication of said covered portion is to be debited from said payment system access card; and

producing a transfer funds indication in accordance with said adjudicated transaction wherein said payment system access card is debited for said covered portion that is to be paid by said third party and said point of service provider is reimbursed for said covered portion.

68. (New) The method of claim 67, wherein the point of service provider is a pharmacy.

69. (New) The method of claim 67, wherein the point of service provider is a physician.

70. (New) The method of claim 67, wherein said purchase transaction includes at least one product identifier, the method further comprising the step of:

said adjudication engine comparing said at least one product identifier to payment parameters and conditions to determine the value of said covered portion of said purchase to be reimbursed by said third party.

71. (New) The method of claim 67, further comprising the step of:

using a data driven rules engine to process information comprising customer data and point of service provider data to determine said covered portion to be paid by said third party..

72. (New) The method of claim 67, wherein said purchase comprises at least one co-payment amount.

73.   (New) The method of claim 67, wherein said adjudication engine operably couples to an

Internet connection and said point of service terminal accesses said adjudication engine via said

Internet connection.

74.   (New) The method of claim 67, wherein said payment system access card comprises a

financial card, and said payment system operably couples to a financial card network, the method

further comprising the step of:

        providing in substantially real-time an adjudicated settlement transaction formatted as a

financial card transaction for said financial card network.

75.   (New) The method of claim 67 comprising the further step of:

        calculating a non-covered portion to be paid by the customer;

        providing an indication of said non-covered portion to one of a financial card network to

reimburse said point of service provider for said non-covered portion.

76.   (New) The method of claim 75 comprising the further step of:

        charging said payment system access card for said non-covered portion to be paid by the

customer.

77.   (New) The method of claim 76 comprising the further step of:

        charging a credit card for said non-covered portion.

78.   The method of claim 67 further comprising the step of:

transferring funds in accordance with said adjudicated transaction to said point of service.

79.   A computer data signal embodied in a carrier wave to provide a third party payment to a point of service provider comprising:

a third party payment amount due from a third party benefit provider to a point of service provider for payment of at least one of a medical service or product provided to one of a beneficiary and a customer;

wherein said computer data signal is provided in approximately real-time by one of an adjudication engine and payment system operably coupled to a network in response to receiving an indication from a point of service terminal operably coupled to said network; and wherein response to said data computer signal a payment system access card is debited in approximately real-time for said third party payment amount.

80.   (New) The computer data signal of claim 79 further comprising:

an indication of a non-covered payment amount.

81.   (New) The computer data signal of claim 80, wherein said indication of a non-covered payment amount is adapted to be received by a financial card transaction network.

82.   (New) The computer data signal of claim 80, wherein at least a portion of said indication of a non-covered payment amount is a co-payment.

83.   A point of service terminal method comprising the steps of:

receiving a computer data signal embodied in a carrier wave comprising: a third party payment amount due from a third party to a point of service provider for payment of at least one of a medical service or product provided to a customer;

debiting a payment system access card for said third party payment amount in response to said computer data signal.

84. The point of service terminal of claim 83 further comprising the step of:

providing an indication of said non-covered payment amount to be paid by said customer.

85. The point of service terminal of claim 84 further comprising the step of:

generating a financial card transaction to receive payment of said non-covered payment amount to be paid by said customer.

86. The point of service terminal of claim 83 wherein said computer date signal embodied in a carrier wave further comprises an indication of a non-covered payment, the point of service terminal further comprising the step of:

debiting said payment access car for said non-covered payment.